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COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

U.S. DEPARTMENT OF COMMERCE

Patent and Trademark Office

ATTORNEY DOCKET NO.: 056105-5002

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY

The specification of which:

is attached hereto; or

☒ was filed as United States application Serial No. 10/786,023 on February 26, 2004 and was amended on _____ (if applicable); or

was filed as PCT international application Number _____ on _____ and was amended under PCT Article 19

On _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the U.S. Patent and Trademark Office information which is material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate or Section 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign applications(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

PRIOR FOREIGN APPLICATION(S):

COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Combined Declaration for Patent Application and Power of Attorney - (Continued)
ATTORNEY DOCKET NO.: 56105-5002

I hereby claim the benefits under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below.

U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE:
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60/450,754	February 28, 2003
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I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) or Section 365(c) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. OR PCT INTERNATIONAL APPLICATIONS		STATUS (Check One)		
APPLICATION NO.	FILING DATE	PATENTED	PENDING	ABANDONED
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: **09629**

Direct Telephone Calls To:

202-739-3000

Combined Declaration for Patent Application and Power of Attorney - (Continued)
ATTORNEY DOCKET NO.: 56105-5002

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	Franco Modigliani (deceased, by his executor) <i>Serena Modigliani Executrix</i>	
RESIDENCE & CITIZENSHIP	CAMBRIDGE, Belmont , MA	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	25 Clark Street Belmont, MA 02178 1010 MEMORIAL DRIVE, 20B CAMBRIDGE, MA 02138	
FIRST OR SOLE INVENTOR'S SIGNATURE <i>Serena Modigliani Executrix</i>	DATE 6/29/04	
FULL NAME OF SECOND INVENTOR	Richard James O'Brien	
RESIDENCE & CITIZENSHIP	Lisle, IL	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	4249 White Birch Drive Lisle, IL 60532	
SECOND INVENTOR'S SIGNATURE	DATE	
FULL NAME OF THIRD INVENTOR	Francis M. Vitagliano	
RESIDENCE & CITIZENSHIP	Boston, MA	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	117 Revere Street Boston, MA 02114	
THIRD INVENTOR'S SIGNATURE <i>Francis M. Vitagliano</i>	DATE 6/29/04	

JUL 06 2004 9:52 AM FR

TO 15077#561055002# P.05



COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY
U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 056105-5002

As a below named inventor, I hereby declare that
 My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED
 FOR ENCRYPTION AND PRIVACY**

The specification of which:

is attached hereto; or

☒ was filed as United States application Serial No. 10/786,023 on February 26, 2004 and was amended on _____ (if applicable); or
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 On _____ (if applicable).

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PRIOR FOREIGN APPLICATION(S):

COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

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TO 15077#561055002# P.06

Combined Declaration for Patent Application and Power of Attorney - (Continued)					
ATTORNEY DOCKET NO.: 56105-5002					
I hereby claim the benefits under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below.					
U.S. PROVISIONAL APPLICATIONS					
U.S. PROVISIONAL APPLICATION NO.			U.S. FILING DATE:		
60/450,754			February 28, 2003		
<p>I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) or Section 365(e) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:</p>					
PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:					
U.S. OR PCT INTERNATIONAL APPLICATIONS			STATUS (Check One)		
APPLICATION NO.	FILING DATE	PATENTED	PENDING	ABANDONED	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.</p>					
Customer Number: 09629					
Direct Telephone Calls To:					
202-739-3000					

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TO 15077#561055002# P.07

Combined Declaration for Patent Application and Power of Attorney - (Continued)		
ATTORNEY DOCKET NO.: 56105-5002		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.		
FULL NAME OF SOLE OR FIRST INVENTOR	Franco Modigliani (deceased, by his executor)	
RESIDENCE & CITIZENSHIP	Belmont, MA	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	25 Clark Street Belmont, MA 02178	
FIRST OR SOLE INVENTOR'S SIGNATURE		DATE
[Signature]		
FULL NAME OF SECOND INVENTOR	Richard James O'Brien	
RESIDENCE & CITIZENSHIP	Lisle, IL	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	4249 White Birch Drive Lisle, IL 60532	
SECOND INVENTOR'S SIGNATURE		DATE
[Signature]		7.08-04
FULL NAME OF THIRD INVENTOR	Francis M. Viagiano	
RESIDENCE & CITIZENSHIP	Boston, MA	COUNTRY OF CITIZENSHIP United States of America
POST OFFICE ADDRESS	117 Revere Street Boston, MA 02114	
THIRD INVENTOR'S SIGNATURE		DATE

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

MIDDLESEX Division

Docket No. 23F4890 EF

Probate of Will With/Without Sureties

Name of Decedent FRANCO MODIGLIANI

Domicile at Death 1010 MEMORIAL DRIVE
(Street and No.)

CAMBRIDGE
(City or Town)

MIDDLESEX
(County) (zip)

Date of Death SEPTEMBER 25, 2003

Name and address of Petitioner(s) SERENA MODIGLIANI, 1010 MEMORIAL DRIVE, CAMBRIDGE MA 02138

Status EXECUTRIX & SPOUSE

Heirs at law or next of kin of deceased Including surviving spouse:

Name	Residence	Relationship
(minors and incompetents must be so designated)		
SERENA MODIGLIANI, 1010 MEMORIAL DRIVE, CAMBRIDGE, MA 02138		SPOUSE
SERGIO MODIGLIANI, 134 SALISBURY ROAD, BROOKLINE, MA 02445		SON
ANDREA MODIGLIANI, 3054 LAKE HAVEN COURT, ANN ARBOR, MICHIGAN 48105		SON

That said deceased left a will - ~~and codicil(s)~~ - herewith presented, wherein your petitioner(s) is/are named executrix and wherein the testator OR had requested that your petitioner(s) be exempt from giving surety on his/her/their bond(s).

☒ The petitioner(s) hereby certify IES that a copy of this document, along with a copy of the decedent's death certificate has been sent by certified mail to the Division of Medical Assistance, P.O. Box 15205, Worcester, Massachusetts 01615.

Wherefore your petitioner(s) pray(s) that said will - ~~and codicil(s)~~ - may be proved and allowed, and that he/she/they be appointed executrix thereof, with/without surety on his/her/their bond(s) and certify under the penalties of perjury that the statements herein contained are true to the best of his/her/their knowledge and belief.

Date OCTOBER 17, 2003

Signature(s) Serena Modigliani

The undersigned hereby assent to the foregoing petition and to the allowance of the will without testimony.

Serena Modigliani
Sergio Modigliani

DECREE

All persons interested having been notified in accordance with the law or having assented and no objections being made thereto, it is decreed that said instrument(s) be approved and allowed as the last will and testament of said deceased, and that said petitioner(s): Serena Modigliani of Cambridge, County of Middlesex

and OR be appointed executrix thereof, first giving bond with out sureties for the due performance of said trust.

Date JAN 30 2004

Edward F. Donnelly, Jr.
JUSTICE OF THE PROBATE AND FAMILY COURT

c.g.f.

DATED

JUN 04 2004

I, the undersigned HEREBY CERTIFY that I am the Register of the Probate and Family Court in the County of Middlesex, that such as I have Custody of the records of said Court, and I further Certify that the foregoing is a photographic copy of the decree of appointment of the fiduciary, that said fiduciary has given bond as required by the law and that said appointment remains in full force.

Witness, by my hand and seal of the Probate Court of the Commonwealth of Massachusetts, in Cambridge.

John R. Buonanno
REGISTER OF PROBATE